

**Table VII.A.2.f(2004) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	75.0%	74.5%	77.4%	74.8%	79.0%	73.5%
New England:						
Connecticut	73.7%	71.8%	87.4%	65.8%	73.5%	73.7%
Maine	79.5%	82.1%	79.3%	68.8%	75.8%	80.7%
Massachusetts	60.1%	56.7%	67.7%	63.0%	74.5%	56.8%
New Hampshire	74.6%	73.0%	88.5%	65.7%	74.1%	74.8%
Rhode Island	70.7%	69.9%	83.7%	58.4%	70.8%	70.7%
Vermont	69.0%	72.6%	60.8%	64.0%	72.1%	68.2%
Middle Atlantic:						
New Jersey	72.7%	72.0%	64.0%	83.9%	80.9%	70.0%
New York	65.0%	63.5%	72.6%	63.2%	71.1%	63.3%
Pennsylvania	70.2%	68.9%	68.0%	77.5%	75.4%	68.4%
East North Central:						
Illinois	71.0%	71.4%	69.7%	70.9%	74.6%	69.8%
Indiana	79.7%	80.6%	75.7%	79.2%	81.8%	78.6%
Michigan	74.2%	77.5%	73.3%	62.7%	72.7%	74.8%
Ohio	68.0%	65.3%	76.5%	73.9%	73.2%	66.2%
Wisconsin	76.7%	77.9%	72.2%	77.1%	83.6%	74.4%
West North Central:						
Iowa	71.9%	70.6%	72.0%	76.2%	67.7%	73.9%
Kansas	65.4%	69.5%	58.3%	56.9%	59.8%	68.1%
Minnesota	74.0%	69.3%	89.7%	78.3%	72.5%	74.5%
Missouri	81.0%	81.7%	82.2%	76.8%	83.9%	79.6%
Nebraska	67.1%	66.5%	77.6%	60.6%	59.7%	71.3%
North Dakota	59.2%	61.6%	55.8%	54.9%	60.5%	58.6%
South Dakota	75.2%	78.7%	77.6%	60.7%	67.5%	79.6%
South Atlantic:						
Delaware	83.9%	85.8%	78.5%	78.9%	82.5%	84.3%
District of Columbia	63.5%	62.8%	87.7%	41.9% *	74.6%	62.0%
Florida	77.9%	75.2%	88.7%	88.4%	79.0%	77.5%
Georgia	76.1%	76.5%	78.7%	70.2%	84.0%	74.2%
Maryland	75.6%	75.1%	76.7%	76.6%	72.4%	76.4%
North Carolina	79.5%	79.5%	82.0%	76.5%	84.5%	77.4%
South Carolina	79.8%	81.5%	77.6%	71.8%	83.6%	78.1%
Virginia	73.4%	75.2%	68.7%	70.1%	81.7%	70.0%
West Virginia	74.6%	73.8%	79.9%	74.8%	80.1%	70.2%
East South Central:						
Alabama	74.2%	75.5%	73.4%	64.3%	76.2%	73.4%
Kentucky	78.6%	77.0%	89.6%	77.3%	77.8%	78.8%
Mississippi	76.9%	74.6%	85.4%	81.7%	90.3%	70.3%
Tennessee	77.9%	74.3%	83.6%	93.3%	82.2%	74.8%
West South Central:						
Arkansas	79.3%	81.1%	75.5%	71.3%	85.3%	75.3%
Louisiana	81.3%	78.6%	89.9%	86.3%	78.9%	82.3%
Oklahoma	75.9%	73.0%	80.0%	87.7%	84.7%	71.4%
Texas	83.3%	80.9%	92.1%	92.7%	92.0%	79.1%
Mountain:						
Arizona	83.1%	81.4%	89.1%	84.9%	81.6%	83.6%
Colorado	77.2%	77.2%	74.7%	80.8%	85.2%	75.1%
Idaho	80.5%	80.7%	81.2%	77.9%	81.2%	80.2%
Montana	73.1%	72.3%	83.2%	69.9%	67.1%	76.7%
Nevada	84.3%	82.1%	84.9%	100.0%	95.3%	80.9%
New Mexico	79.2%	81.4%	70.8%	78.7%	80.3%	78.7%
Utah	80.4%	81.9%	74.1%	79.8%	80.3%	80.4%
Wyoming	77.9%	76.6%	94.2%	69.5%	77.1%	78.2%
Pacific:						
Alaska	80.4%	81.5%	82.4%	72.3%	84.8%	79.7%
California	78.6%	79.0%	78.8%	76.1%	82.7%	77.5%
Hawaii	69.2%	69.4%	65.2%	74.9%	67.7%	69.6%
Oregon	79.2%	78.7%	97.2%	67.4%	87.7%	76.8%
Washington	82.1%	83.1%	79.4%	80.1%	75.5%	83.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.f(2004) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.47%	0.48%	1.25%	1.18%	0.81%	0.53%
New England:						
Connecticut	1.75%	2.83%	3.86%	10.38%	12.46%	2.67%
Maine	2.36%	2.59%	6.31%	9.33%	4.86%	2.29%
Massachusetts	3.43%	4.32%	7.53%	8.65%	8.08%	3.88%
New Hampshire	1.84%	2.58%	7.14%	11.39%	6.99%	2.29%
Rhode Island	2.30%	2.94%	10.17%	7.32%	8.22%	2.26%
Vermont	3.79%	3.66%	9.42%	9.53%	4.90%	4.30%
Middle Atlantic:						
New Jersey	2.96%	3.55%	8.46%	7.54%	4.77%	3.33%
New York	2.70%	3.14%	5.24%	6.24%	7.35%	2.33%
Pennsylvania	1.71%	2.87%	7.85%	9.35%	4.44%	2.20%
East North Central:						
Illinois	2.13%	2.76%	8.28%	12.38%	9.09%	1.63%
Indiana	2.04%	2.09%	10.78%	5.74%	3.78%	2.28%
Michigan	2.31%	2.76%	8.12%	8.51%	7.19%	2.97%
Ohio	2.14%	2.98%	2.76%	10.13%	5.79%	3.76%
Wisconsin	2.20%	3.59%	7.45%	7.33%	3.78%	2.94%
West North Central:						
Iowa	4.02%	4.69%	5.32%	8.56%	7.47%	3.36%
Kansas	3.05%	5.87%	6.48%	10.03%	4.34%	2.91%
Minnesota	3.10%	4.73%	4.10%	7.28%	5.57%	3.84%
Missouri	2.06%	2.83%	5.76%	10.22%	4.77%	3.25%
Nebraska	3.22%	4.43%	7.74%	10.68%	6.23%	5.29%
North Dakota	2.09%	3.34%	6.95%	5.83%	6.15%	4.38%
South Dakota	3.03%	4.36%	10.64%	6.43%	4.98%	3.25%
South Atlantic:						
Delaware	2.51%	3.28%	5.40%	10.89%	4.80%	4.32%
District of Columbia	4.40%	3.98%	10.56%	14.21% *	12.80%	4.39%
Florida	3.23%	3.86%	3.88%	10.11%	5.71%	3.97%
Georgia	3.21%	3.47%	10.99%	9.20%	6.34%	3.87%
Maryland	3.13%	4.21%	10.32%	7.23%	6.22%	3.91%
North Carolina	1.83%	2.59%	6.11%	6.36%	4.65%	3.24%
South Carolina	2.79%	4.71%	7.56%	10.97%	5.75%	4.95%
Virginia	2.45%	3.53%	7.00%	13.52%	5.33%	3.52%
West Virginia	2.34%	3.16%	10.55%	10.41%	3.31%	3.79%
East South Central:						
Alabama	2.02%	2.96%	14.69%	14.55%	6.30%	2.01%
Kentucky	2.90%	3.01%	5.43%	10.24%	6.54%	2.42%
Mississippi	2.74%	2.44%	14.41%	17.76%	3.49%	3.67%
Tennessee	3.16%	3.28%	9.28%	11.85%	4.47%	3.82%
West South Central:						
Arkansas	3.91%	3.69%	8.42%	11.24%	3.49%	4.79%
Louisiana	2.93%	4.80%	13.74%	14.92%	9.08%	4.05%
Oklahoma	2.79%	2.74%	15.41%	3.89%	4.62%	3.40%
Texas	2.16%	1.97%	7.45%	10.13%	3.99%	1.99%
Mountain:						
Arizona	2.25%	2.41%	10.53%	13.60%	6.32%	1.47%
Colorado	2.89%	3.31%	10.23%	10.84%	4.44%	2.90%
Idaho	2.97%	3.29%	9.97%	15.61%	5.31%	3.96%
Montana	3.34%	4.26%	10.08%	11.34%	6.29%	3.98%
Nevada	2.81%	3.29%	6.27%	0.00%	2.39%	3.23%
New Mexico	3.10%	2.69%	7.97%	7.37%	4.32%	3.41%
Utah	1.91%	2.81%	9.72%	6.17%	5.53%	2.84%
Wyoming	2.77%	3.49%	3.43%	10.71%	5.39%	2.35%
Pacific:						
Alaska	2.26%	2.86%	6.76%	7.16%	11.91%	2.68%
California	1.42%	1.69%	2.97%	5.76%	1.66%	1.53%
Hawaii	3.46%	4.74%	5.16%	7.61%	5.27%	4.07%
Oregon	2.35%	2.96%	1.68%	8.68%	3.95%	2.88%
Washington	2.28%	2.89%	7.49%	6.18%	7.92%	2.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.